

Fill in this information to identify the case:

Debtor 1 Kevin L. Meyer

Debtor 2 April L. Meyer
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 18-61384-rk

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 8-2Last 4 digits of any number you use to
identify the debtor's account: 8 2 9 9Date of payment change:
Must be at least 21 days after date
of this notice 06/01/2021New total payment: \$ 621.23
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 270.70 New escrow payment: \$ 298.36**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Kevin L. Meyer

First Name

Middle Name

Last Name

Case number (if known) **18-61384-rk****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date **04/30/2021**

Print:

Molly Slutsky Simons

First Name

Middle Name

Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email **bankruptcy@sottileandbarile.com**

* Remediation has been completed and all credits/adjustments have been applied to account. To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1, after December 1, 2011 or Petition Date (whichever is later), HomePoint Financial Corporation has refunded or credited the Debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1.

This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS
TO THIS ADDRESS

PO BOX 619063 • DALLAS, TX 75261-9063

ESCROW STATEMENT

Analysis Date:

April 27, 2021

Loan Number:

New Payment Effective Date:

06/01/21

For Inquiries:

800.686.2404

Property Address:

207 SPRINGMILL RD
PLYMOUTH OH 44865

KEVIN L MEYER
APRIL L MEYER
207 SPRINGMILL RD
PLYMOUTH OH 44865-1029

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current (from Last Analysis)	Effective 06/01/21
Principal & Interest Pmt	\$322.87	\$322.87
Total Monthly Escrow Payment	\$270.70	\$298.36
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$593.57	\$621.23

Shortage/Surplus Information	Effective 06/01/21
Upcoming Total Annual Bills	\$3,580.32
Required Cushion	\$596.72
Required Starting Balance	\$2,670.16
Over/Short Spread	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$596.72. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$1,601.14	\$2,670.16
JUN 2021	\$298.36	\$910.16	COUNTY TAX	\$989.34	\$2,058.36
JUL 2021	\$298.36	\$1,760.00	PROPERTY INS	(\$472.30)	\$596.72
AUG 2021	\$298.36			(\$173.94)	\$895.08
SEP 2021	\$298.36			\$124.42	\$1,193.44
OCT 2021	\$298.36			\$422.78	\$1,491.80
NOV 2021	\$298.36			\$721.14	\$1,790.16
DEC 2021	\$298.36			\$1,019.50	\$2,088.52
JAN 2022	\$298.36			\$1,317.86	\$2,386.88

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KEVIN L MEYER
APRIL L MEYER
207 SPRINGMILL RD
PLYMOUTH OH 44865-1029

Property Address:
207 SPRINGMILL RD
PLYMOUTH OH 44865

Analysis Date: April 27, 2021

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
FEB 2022	\$298.36	\$910.16	COUNTY TAX	\$706.06	\$1,775.08
MAR 2022	\$298.36			\$1,004.42	\$2,073.44
APR 2022	\$298.36			\$1,302.78	\$2,371.80
MAY 2022	\$298.36			\$1,601.14	\$2,670.16
	<u>\$3,580.32</u>	<u>\$3,580.32</u>			

Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from March 2020 through May 2021 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$1,638.57	(\$244.03)
MAR	\$270.70	\$270.86 *				\$1,909.27	\$26.83
APR	\$270.70	\$270.70				\$2,179.97	\$297.53
MAY	\$270.70	\$1,082.80 *				\$2,450.67	\$1,380.33
JUN	\$270.70		(\$797.67)	\$802.13 *	COUNTY TAX	\$1,923.70	\$578.20
JUN				\$1,760.00 *	HAZARD INS	\$1,923.70	(\$1,181.80)
JUL	\$270.70	\$541.40 *	(\$1,653.00)		PROPERTY INS	\$541.40	(\$640.40)
AUG	\$270.70	\$270.70				\$812.10	(\$369.70)
SEP	\$270.70	\$270.70				\$1,082.80	(\$99.00)
OCT	\$270.70	\$541.40 *				\$1,353.50	\$442.40
NOV	\$270.70	\$270.70				\$1,624.20	\$713.10
DEC	\$270.70	\$270.70				\$1,894.90	\$983.80
JAN	\$270.70	\$270.70				\$2,165.60	\$1,254.50
FEB	\$270.70	\$270.70	(\$797.67)	\$910.16 *	COUNTY TAX	\$1,638.63	\$615.04
MAR		\$270.70 *				\$1,638.63	\$885.74
APR		\$444.70 *				\$1,638.63	\$1,330.44
MAY		\$270.70 *				\$1,638.63	\$1,601.14
	<u>\$3,248.40</u>	<u>\$5,317.46</u>	<u>-\$3,248.34</u>	<u>\$3,472.29</u>			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

We anticipate the total of your coming year bills to be \$3,580.32. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$298.36
Over/Short Spread:	\$0.00
Escrow Payment:	<u>\$298.36</u>



Home Point Financial Corporation
11511 Luna Road, Suite 200
Farmers Branch, TX 75234
800.686.2404

Property Address:
207 SPRINGMILL RD
PLYMOUTH OH 44865

KEVIN L MEYER
APRIL L MEYER
207 SPRINGMILL RD
PLYMOUTH OH 44865-1029

Analysis Date: April 27, 2021

Loan Number:

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CANTON DIVISION**

In Re:

Case No. 18-61384-rk

Kevin L. Meyer
April L. Meyer

Chapter 13

Debtors

Judge Russ Kendig

CERTIFICATE OF SERVICE

I certify that on April 30, 2021, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Rebecca K. Hockenberry, Debtors' Counsel
rebecca@attyth.com

Dynele L. Schinker-Kuharich, Trustee
dlsk@chapter13canton.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Kevin L. Meyer, Debtor
207 Springmill Road
Plymouth, OH 44865

April L. Meyer, Debtor
207 Springmill Road
Plymouth, OH 44865

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)

Sottile & Barile, Attorneys at Law

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com

Attorney for Creditor